

# DON'T LET YOUR LICENSE EXPIRE!

State licensure for insurance agents is subject to expiration for those who don't meet the continuing education renewal requirement deadline of March 31, 1991. Don't let your license expire! The three community colleges of Southwest Kansas are offering you the opportunity to learn and earn the credit you need in the property-casualty and life-health fields.

3 clock hours.....	\$40.00
6 clock hours.....	\$70.00
12 clock hours.....	\$140.00

Approved CE Seminars sponsored by Garden City Community College, Dodge City Community College and Seward County Community College, Liberal, and presented by TIPPS, Inc., of Excelsior Springs, MO., and INS-PRO, Inc., of Independence, MO., both certified by the office of the Kansas Commissioner of Insurance. Presenter for life and health sessions, Burt Sanders, CFRE, of TIPPS. Presenter for property-casualty sessions, Paul Spengler, CPCU, of INS-PRO.

**Reserve your place now, call:**

**DR. DENNIS NEIL**  
Dodge City-DCCC  
316-225-0123

**DOUG RADOHL**  
Liberal-SCCC  
316-624-1951

**GENE SCHNEIDER**  
Garden City-GCCC  
316-276-7611



## AT DODGE CITY: Dodge House Inn, 2408 W. Wyatt Earp Blvd.

Property and Casualty .....	March 21	Life and Health .....	March 22
•Commercial Liability .....	8:30 a.m. to noon	•Estate Planning .....	
•Worker's Compensation .....	1 to 4:30 p.m.	Concepts 8:30 a.m. to noon	
		•Charitable Giving .....	
		and Estate Planning 1 to 4:30 p.m.	

**Dodge City registration/orientation 8 a.m.**



## AT GARDEN CITY: Student Center, small dining room.

Property and Casualty .....	March 19	Life and Health .....	March 21
•Commercial Liability .....	8:30 a.m. to noon	•Social Security .....	
•Worker's Compensation .....	1 to 4:30 p.m.	Section I 8:30 a.m. to noon	
		•Social Security	
		Section II 1 to 4:30 p.m.	



## AT LIBERAL: Student Union conference room.

Property and Casualty .....	March 18	Life and Health .....	March 19
•Contracts, General Characteristics .....	8:30 a.m. to noon	•Estate Planning Concepts .....	8:30 a.m. to noon
•Personal Lines .....	1 to 4:30 p.m.	•Charitable Giving in Estate Planning .....	8:30 a.m. to noon



## HERE'S WHAT YOU LEARN:

### LIFE & HEALTH

•**Social Security I & II** — Programs covered by the Social Security Act, retirement benefits, survivors, disability programs, OASDI coverage, wages and self-employment income, computation and taxation of benefits, benefit loss due to excess earnings, survivor benefit plans and filing. KS CE Course Number 621 (I), and 622 (II).

•**Estate Planning Concepts** — Primary objectives of estate planning for growth and management; contingency planning for possible death, disability or incapacitation; conservation/shrinkage through probate taxes; distribution vs. liquidation; review of legal instruments for estate planning; trusts. KS CE Course Number 1125.

•**Charitable Giving in Estate Planning** — Effects of giving on estate planning; review of charitable and deferred gift annuities; remainder unitrusts, remainder annuity trusts; pooled income funds; life estates; asset protection plans, and wealth replacement trusts. KS CE Course Number 1126.

### PROPERTY AND CASUALTY

•**Contracts, General Characteristics** — Legal basis in which insurance operates; review of agent responsibilities; effects of agent action on contracts; special emphasis on avoiding error and omission. KS CE Course Number 1481/1013.

•**Personal Lines** — Review of personal lines policy; special attention on comparison between various form 3 homeowner policies, showing considerable and significant differences. KS CE Course Number 1408/1012.

•**Commercial Liability** — Outline on the development of the commercial general liability policy; comparison between 1986 and new '88 edition; special attention on coverage triggers and retroactive date of claims made form; emphasis on possible coverage gaps in switching between policy forms, and between primary policy and umbrellas. KS CE Course Number 1482/1014.

•**Worker's Compensation** — Understanding of worker's compensation system and regulation; Experience rating plan; assigned risk pool cost; WC cost crisis causes; positive suggestions on how agent can help client cut WC costs. KS CE Course Number 1479/1011.